

**Certificate of Notice Page 1 of 4**  
**United States Bankruptcy Court**  
**Eastern District of Pennsylvania**

In re:  
 Jon Markley  
 Carol Markley  
 Debtors

Case No. 16-18228-ref  
 Chapter 13

**CERTIFICATE OF NOTICE**

District/off: 0313-4

User: Lisa  
 Form ID: 309I

Page 1 of 2  
 Total Noticed: 31

Date Rcvd: Feb 11, 2017

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Feb 12, 2017.

db/jdb +Jon Markley, Carol Markley, 1435 Washington Street, Easton, PA 18042-4775  
 tr +FREDERICK L. REIGLE, Chapter 13 Trustee, 2901 St. Lawrence Avenue, P.O. Box 4010, Reading, PA 19606-0410  
 smg +Bureau of Audit and Enforcement, City of Allentown, 435 Hamilton Street, Allentown, PA 18101-1603  
 smg City Treasurer, Eighth and Washington Streets, Reading, PA 19601  
 smg +Lehigh County Tax Claim Bureau, 17 South Seventh Street, Allentown, PA 18101-2401  
 smg +Tax Claim Bureau, 633 Court Street, Second Floor, Reading, PA 19601-4300  
 13849376 Berkheimer Tax Innovations, PO Box 25153, Lehigh Valley, PA 18002-5153  
 13829465 Caliber Home Loans, PO Box 24610, Oklahoma City, OK 73124-0610  
 13849377 +Capital Bank/Boscov, PO Box 182120, Columbus, OH 43218-2120  
 13849380 +City of Easton, 123 S. 3rd Street, Easton, PA 18042-4727  
 13830499 +Credit Acceptance, 25505 West Twelve Mile Rd, Suite 3000, Southfield MI 48034-8331  
 13849383 +First Finance, 3820 Louise Ave, Sioux Falls, SD 57107-0145  
 13849384 First Savings Credit Card, PO Box 5019, Sioux Falls, SD 57117-5019  
 13829466 +McCABE, WEISBERG, & CONWAY, P.C., Suite 1400, 123 South Broad Street, Philadelphia, PA 19109-1060  
 13849388 +PNC, P.O.Box 3180, Pittsburgh, PA 15230-3180  
 13849387 Pennsylvania Department of Revenue, Bureau of Collections & Taxpayer Service, PO Box 281041, Harrisburg, PA 17128-1041  
 13849389 +Portnoff Law Associates, LTD., 2700 Horizon Dr, Suite 100, King of Prussia, PA 19406-2726  
 13829467 +Volt RPL XI Asset Holdings Trust, 13801 Wireless Way, Oklahoma City, OK 73134-2500

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

aty E-mail/Text: usbcglazer@gmail.com Feb 11 2017 06:55:44 ROBERT GLAZER, McLaughlin & Glazer,  
 800 Walnut Street, Easton, PA 18042  
 smg +E-mail/Text: robertsl2@dnb.com Feb 11 2017 06:57:17 Dun & Bradstreet, INC,  
 3501 Corporate Pkwy, P.O. Box 520, Centre Valley, PA 18034-0520  
 smg +E-mail/Text: usapae.bankruptcynotices@usdoj.gov Feb 11 2017 06:57:27 U.S. Attorney Office,  
 c/o Virginia Powel, Esq., Room 1250, 615 Chestnut Street, Philadelphia, PA 19106-4404  
 ust +E-mail/Text: ustpregion03.ph.ecf@usdoj.gov Feb 11 2017 06:57:05 United States Trustee,  
 Office of the U.S. Trustee, 833 Chestnut Street, Suite 500, Philadelphia, PA 19107-4405  
 13849378 +EDI: CAPITALONE.COM Feb 11 2017 03:43:00 Capital One, P.O. Box 30281,  
 Salt Lake City, UT 84130-0281  
 13863153 EDI: BL-BECKET.COM Feb 11 2017 03:43:00 Capital One, N.A., c/o Becket and Lee LLP,  
 PO Box 3001, Malvern PA 19355-0701  
 13849379 EDI: RMSC.COM Feb 11 2017 03:43:00 Care Credit/Synchrony Bank Financial, PO BOX 965036,  
 Orlando, FL 32896-0061  
 13849381 +EDI: RCSFNBMARIN.COM Feb 11 2017 03:43:00 Credit One Bank, P.O. Box 98873,  
 Las Vegas, NV 89193-8873  
 13849382 EDI: IRS.COM Feb 11 2017 03:43:00 Department of Treasury, IRS, PO Box 249,  
 Memphis, TN 38101-0249  
 13849385 +EDI: CBSKOHLS.COM Feb 11 2017 03:43:00 Kohl's Department Store, PO BOX 3115,  
 Milwaukee, WI 53201-3115  
 13849386 EDI: MID8.COM Feb 11 2017 03:43:00 Midland Credit Management, Inc., 8875 Aero Drive,  
 San Diego, CA 92123-2255  
 13852268 E-mail/Text: RVSVCBICNOTICE1@state.pa.us Feb 11 2017 06:56:33  
 Pennsylvania Department of Revenue, Bankruptcy Division PO Box 280946,  
 Harrisburg, PA 17128-0946  
 13849390 +EDI: SEARS.COM Feb 11 2017 03:43:00 Sears Master Card, PO Box 6282,  
 Sioux Falls, SD 57117-6282

TOTAL: 13

\*\*\*\*\* BYPASSED RECIPIENTS (undeliverable, \* duplicate) \*\*\*\*\*

aty\* +FREDERICK L. REIGLE, Chapter 13 Trustee, 2901 St. Lawrence Ave., P.O. Box 4010, Reading, PA 19606-0410  
 smg\* Pennsylvania Department of Revenue, Bankruptcy Division, P.O. Box 280946, Harrisburg, PA 17128-0946  
 13849391\* +Volt RPL XI Asset Holdings Trust, 13801 Wireless Way, Oklahoma City, OK 73134-2500  
 TOTALS: 0, \* 3, ## 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.  
 USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

District/off: 0313-4

User: Lisa  
Form ID: 309I

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\*\*\*\*\* BYPASSED RECIPIENTS (continued) \*\*\*\*\*

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

**Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.**

Date: Feb 12, 2017

Signature: /s/Joseph Speetjens

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## CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on February 9, 2017 at the address(es) listed below:

FREDERICK L. REIGLE ecfmail@fredreiglech13.com, ecf\_frpa@trustee13.com  
FREDERICK L. REIGLE on behalf of Trustee FREDERICK L. REIGLE ecfmail@fredreiglech13.com,  
ecf\_frpa@trustee13.com  
ROBERT GLAZER on behalf of Joint Debtor Carol Markley usbcglaizer@gmail.com  
ROBERT GLAZER on behalf of Debtor Jon Markley usbcglaizer@gmail.com  
United States Trustee USTPRegion03.PH.ECF@usdoj.gov

TOTAL: 5

**Information to identify the case:**

Debtor 1	<b>Jon Markley</b>	Social Security number or ITIN <b>xxx-xx-9030</b>
	First Name    Middle Name    Last Name	EIN <b>-----</b>
Debtor 2 (Spouse, if filing)	<b>Carol Markley</b>	Social Security number or ITIN <b>xxx-xx-7762</b>
	First Name    Middle Name    Last Name	EIN <b>-----</b>
United States Bankruptcy Court	<b>Eastern District of Pennsylvania</b>	Date case filed for chapter <b>13 11/30/16</b>
Case number: <b>16-18228-ref</b>		

**Official Form 309I**

**Notice of Chapter 13 Bankruptcy Case**

**12/15**

**\*\*Debtor's Photo ID & Social Security Card Must Be Presented at 341 Hearing\*\***

**For the debtors listed above, a case has been filed under chapter 13 of the Bankruptcy Code. An order for relief has been entered.**

**This notice has important information about the case for creditors, debtors, and trustees, including information about the meeting of creditors and deadlines. Read both pages carefully.**

The filing of the case imposed an automatic stay against most collection activities. This means that creditors generally may not take action to collect debts from the debtors, the debtors' property, and certain codebtors. For example, while the stay is in effect, creditors cannot sue, garnish wages, assert a deficiency, repossess property, or otherwise try to collect from the debtors. Creditors cannot demand repayment from debtors by mail, phone, or otherwise. Creditors who violate the stay can be required to pay actual and punitive damages and attorney's fees. Under certain circumstances, the stay may be limited to 30 days or not exist at all, although debtors can ask the court to extend or impose a stay.

Confirmation of a chapter 13 plan may result in a discharge. Creditors who assert that the debtors are not entitled to a discharge under 11 U.S.C. § 1328(f) must file a motion objecting to discharge in the bankruptcy clerk's office within the deadline specified in this notice. Creditors who want to have their debt excepted from discharge may be required to file a complaint in the bankruptcy clerk's office by the same deadline. (See line 13 below for more information.)

To protect your rights, consult an attorney. All documents filed in the case may be inspected at the bankruptcy clerk's office at the address listed below or through PACER (Public Access to Court Electronic Records at [www.pacer.gov](http://www.pacer.gov)).

**The staff of the bankruptcy clerk's office cannot give legal advice.**

**To help creditors correctly identify debtors, debtors submit full Social Security or Individual Taxpayer Identification Numbers, which may appear on a version of this notice. However, the full numbers must not appear on any document filed with the court.**

**Do not file this notice with any proof of claim or other filing in the case. Do not include more than the last four digits of a Social Security or Individual Taxpayer Identification Number in any document, including attachments, that you file with the court.**

<b>About Debtor 1:</b>		<b>About Debtor 2:</b>
<b>1. Debtor's full name</b>	Jon Markley	Carol Markley
<b>2. All other names used in the last 8 years</b>	aka Jon D. Markley, aka Jon Dwight Markley	aka Carol S. Markley, aka Carol Sue Markley
<b>3. Address</b>	1435 Washington Street Easton, PA 18042	1435 Washington Street Easton, PA 18042
<b>4. Debtor's attorney</b> Name and address	ROBERT GLAZER McLaughlin & Glazer 800 Walnut Street Easton, PA 18042	Contact phone (610) 258-5609 Email: <a href="mailto:usbcqlazer@gmail.com">usbcqlazer@gmail.com</a>
<b>5. Bankruptcy trustee</b> Name and address	FREDERICK L. REIGLE Chapter 13 Trustee 2901 St. Lawrence Avenue P.O. Box 4010 Reading, PA 19606	Contact phone 610-779-1313 Email: <a href="mailto:ecfmail@fredreiglech13.com">ecfmail@fredreiglech13.com</a>
<b>6. Bankruptcy clerk's office</b> Documents in this case may be filed at this address. You may inspect all records filed in this case at this office or online at <a href="http://www.pacer.gov">www.pacer.gov</a> .	400 Washington Street Suite 300 Reading, PA 19601	Office Hours: <u>Philadelphia Office -- 8:30 A.M. to 5:00 P.M</u> <u>Reading Office -- 8:00 A.M. to 4:30 P.M.</u> Contact phone (610)2085040 Date: 2/10/17

**For more information, see page 2**

<b>7. Meeting of creditors</b>	<b>March 7, 2017 at 02:00 PM</b>	<b>Location:</b> Bar Association of Lehigh County, Meeting Rooms – Lower Level, 1114 West Walnut Street, Allentown, PA 18102
	The meeting may be continued or adjourned to a later date. If so, the date will be on the court docket.	
<b>8. Deadlines</b>	<b>Deadline to file a complaint to challenge dischargeability of certain debts:</b>	<b>Filing deadline:</b> 5/6/17
The bankruptcy clerk's office must receive these documents and any required filing fee by the following deadlines.	<p><b>You must file:</b></p> <ul style="list-style-type: none"> <li>• a motion if you assert that the debtors are not entitled to receive a discharge under U.S.C. § 1328(f) or</li> <li>• a complaint if you want to have a particular debt excepted from discharge under 11 U.S.C. § 523(a)(2) or (4).</li> </ul>	
	<b>Deadline for all creditors to file a proof of claim (except governmental units):</b>	<b>Filing deadline:</b> 6/5/17
	<b>Deadline for governmental units to file a proof of claim:</b>	<b>Filing deadline:</b> 5/29/17
	<b>Deadlines for filing proof of claim:</b>  A proof of claim is a signed statement describing a creditor's claim. A proof of claim form may be obtained at <a href="http://www.uscourts.gov">www.uscourts.gov</a> or any bankruptcy clerk's office. If you do not file a proof of claim by the deadline, you might not be paid on your claim. To be paid, you must file a proof of claim even if your claim is listed in the schedules that the debtor filed. Secured creditors retain rights in their collateral regardless of whether they file a proof of claim. Filing a proof of claim submits the creditor to the jurisdiction of the bankruptcy court, with consequences a lawyer can explain. For example, a secured creditor who files a proof of claim may surrender important nonmonetary rights, including the right to a jury trial.	
	<b>Deadline to object to exemptions:</b> The law permits debtors to keep certain property as exempt. If you believe that the law does not authorize an exemption claimed, you may file an objection.	<b>Filing deadline:</b> 30 days after the conclusion of the meeting of creditors
<b>9. Filing of plan</b>	The debtor has filed a plan. This plan proposes payment to the trustee of \$450.00 per month for 60 months. The hearing on confirmation will be held on: <b>4/20/17 at 09:00 AM</b> , Location: <b>Courtroom 1, Third Floor, The Madison, 400 Washington Street, Reading, PA 19601</b>	
<b>10. Creditors with a foreign address</b>	If you are a creditor receiving a notice mailed to a foreign address, you may file a motion asking the court to extend the deadline in this notice. Consult an attorney familiar with United States bankruptcy law if you have any questions about your rights in this case.	
<b>11. Filing a chapter 13 bankruptcy case</b>	Chapter 13 allows an individual with regular income and debts below a specified amount to adjust debts according to a plan. A plan is not effective unless the court confirms it. You may object to confirmation of the plan and appear at the confirmation hearing. A copy or summary of the plan, if not enclosed, will be sent to you later, and if the confirmation hearing is not indicated on this notice, you will be sent notice of the confirmation hearing. The debtor will remain in possession of the property and may continue to operate the business, if any, unless the court orders otherwise.	
<b>12. Exempt property</b>	The law allows debtors to keep certain property as exempt. Fully exempt property will not be sold and distributed to creditors, even if the case is converted to chapter 7. Debtors must file a list of property claimed as exempt. You may inspect that list at the bankruptcy clerk's office or online at <a href="http://www.pacer.gov">www.pacer.gov</a> . If you believe that the law does not authorize an exemption that debtors claimed, you may file an objection by the deadline.	
<b>13. Discharge of debts</b>	Confirmation of a chapter 13 plan may result in a discharge of debts, which may include all or part of a debt. However, unless the court orders otherwise, the debts will not be discharged until all payments under the plan are made. A discharge means that creditors may never try to collect the debt from the debtors personally except as provided in the plan. If you want to have a particular debt excepted from discharge under 11 U.S.C. § 523(a)(2) or (4), you must file a complaint and pay the filing fee in the bankruptcy clerk's office by the deadline. If you believe that the debtors are not entitled to a discharge of any of their debts under 11 U.S.C. § 1328(f), you must file a motion.	